

Form ntchrgbk

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

---

Case No.: 23-14800-JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Teresa Lai  
11 Klein Court  
Old Tappan, NJ 07675

Social Security No.:

xxx-xx-8494

Employer's Tax I.D. No.:

---

**NOTICE OF HEARING**

PLEASE TAKE NOTICE that a hearing will be held at

Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, Courtroom 3D, Newark, NJ 07102

on 2/22/24 at 10:00 AM

to consider and act upon the following:

**34** – Certification of Default of Standing Trustee. re: Failure to Sell or Refinance Real Property or Complete Loan Modification Report. Filed by Marie–Ann Greenberg. Objection deadline is 1/31/2024. (Attachments: # 1 SELL/REFIN DEFAULT–Proposed Dismissal Order) (Greenberg, Marie–Ann)

**36** – Certification in Opposition to (related document:34 Certification of Default of Standing Trustee. re: Failure to Sell or Refinance Real Property or Complete Loan Modification Report. Filed by Marie–Ann Greenberg. Objection deadline is 1/31/2024. (Attachments: # 1 SELL/REFIN DEFAULT–Proposed Dismissal Order) filed by Trustee Marie–Ann Greenberg) filed by Melissa Wotton on behalf of Teresa Lai. (Attachments: # 1 Certificate of Service) (Wotton, Melissa)

Dated: 1/31/24

Jeanne Naughton  
Clerk, U.S. Bankruptcy Court

In re:  
Teresa Lai  
Debtor

Case No. 23-14800-JKS  
Chapter 13

District/off: 0312-2  
Date Rcvd: Jan 31, 2024

User: admin  
Form ID: ntchrgbk

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

**Symbol      Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2024:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Teresa Lai, 11 Klein Court, Old Tappan, NJ 07675-6826

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 02, 2024

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 31, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2018-RP3 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Laura M. Egerman	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2018-RP3 laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com
Marie-Ann Greenberg	magecf@mattrustee.com
Melissa Wotton	on behalf of Debtor Teresa Lai melissa@freshstartesq.com
Phillip Andrew Raymond	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2018-RP3 phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Jan 31, 2024

Form ID: ntchrgbk

Total Noticed: 1

U.S. Trustee

USTPRegion03.NE.EDCF@usdoj.gov

TOTAL: 6